



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP's

Log

*Your Health Insurance
Counseling Newsletter*

Fall 2012

SHIP - Indiana Department of Insurance, 714 W. 53rd Street, Anderson, IN 46013

www.medicare.in.gov

Inside this Issue

Twyla Stech Retires

**Open Enrollment
Tips from the Staff**

**True Blue Award
Winner**

**Important Staff
Update**

SHIP Event Photos

**Area Managers'
Updates**

**Protect Yourself
from Hepatitis B**

Diabetic Supplies

**Get Help from John
Williams**

**Call Center Tips for
Open Enrollment**

**Apply Online for
Medicare**

To comment on this edition or submit articles or information for future editions, contact Sarah Reimmuth 765-610-3873 or email: sarahship@thenewcreative.com.

Director's Helm

By: Cheryl St. Clair, SHIP State Director

Ready to Set Sail

I hope that we are all ready for this year's Annual Enrollment Period. Our 800 call center is already getting an increase in call volume. Last year, we had 61.3% more client contacts and PAM forms submitted than the year before. Our numbers have improved greatly and allowed us to increase our national ranking to 33. This is 17 slots from where we stood in the nation last year. Last year, we rank 50th, and our performance award was \$0. This year, the Performance Committee decided to use the \$23,251 performance award for video equipment and site office supplies which will be available to order soon. It does make a difference when you send in your forms.

You could hear our radio spot on your local radio station starting October 1. There will also be local newspaper ads or press releases. Regardless, I suspect that there will still be some people with Medicare who won't know about the Annual Enrollment Period. If you attended our Fall trainings, you should be prepared with the latest information. SHIP is doing all that it can to make sure that every person with Medicare in Indiana knows that the AEP will end December 7th. Any effort you make in your local community is an added benefit to our outreach. Let us know at the State Office if you have any special activities planned so we can post it at our website www.medicare.in.gov.

Your sponsoring agency may be having local events for enrollment assistance during the Annual Enrollment Period. SHIP can provide support such as paid newspaper ads, refreshments, and giveaways. Many local SHIP sponsoring agencies already have these events every year, but I encourage them to do more. I know that people with Medicare greatly benefit from having a one-on-one counseling session during this time when the decision making process is overwhelming. I'm impressed with all your efforts this year. From October 15 through December 7, we have had over 55 local enrollment events scheduled throughout the State and more being scheduled every day.

I hope that you keep in mind the difference you make in the lives of people
continued on page 3

Our Beloved Twyla Stech Retires



Twyla Stech, Central/ Northeast Indiana Area Manager at one of her last health fairs before her retirement at the end of September.

I could take up this entire SHIPs Log sharing memories and expressing appreciation for all you've done for me. First of all, thank you for being my SHIP mentor these last 3 years. And thank you for convincing Cheryl to hire me in the first place! I have learned so much from you and in many more areas than Medicare. I feel very blessed being able to call you my friend. I will miss you dearly. Enjoy your retirement and when you need a little something to do, I know of a great place to volunteer!

Love always, Susan

For twenty years, Twyla Stech has been an essential member of our SHIP Staff. I can't tell you what it will mean to not have Twyla onboard. From my first day twelve years ago, she has always been supportive and truly committed to SHIP's mission and vision. I just might have to call her even after she retires to hear her cheerful voice and enjoy her positive attitude.

— Cheryl St. Clair

Twyla, you have been a joy to work with over the years with your bright smile and your wealth of knowledge. Enjoy retirement! -- Sarah Reimmuth

Since I have worked here you have made the time we have known each other so memorable! You say some of the funniest things and know more than anyone I have ever met. You are our go-to-gal for so much and we relied on you for many things that you always got done! You are a joy to work with and I am so grateful to have met you and learn from you. Enjoy your retirement! You deserved it! --Kaley

Special Thanks to Special People

written by Twyla Stech, Central/ Northeast Indiana Area Manager

Thank you, Burdellis for being a valued mentor and for allowing me to steal your meticulously researched, clearly written, always timely Robin Run Q and As to use at counselors' meetings.

Thank you Larry for so cheerfully loading and unloading my SHIP boxes, especially during the last couple of years (you would not believe what all Larry can fit into the trunk of a car) and for just being a friend.

And thank you Deane, for the fun late evening conversations solving impossible client problems (or maybe more like impossible clients with problems?), planning Cowboy Capers, enrollment events, counselors' meetings and for never refusing your site as the "test case." Twyla

Open Enrollment - Tips from Your SHIP Staff

If taking appointments, ask clients to bring with them a list of their drugs, strength, quantity (i.e. 30 day supply), pharmacy choice, and retail or mail order (for each drug).

Also, tell client at beginning of time slot that the next client appointment begins in one hour in order to keep on topic and on time. --Twyla

Remember.....December 8th will come.

Chocolate, Chocolate and more Chocolate.

Just deal with it one client at a time.

Reminder: it is alright to let the client do what they are capable of doing.

A deep breathe. And a big smile.

A smile on your face puts a smile in your voice.

--Mary and Nannie

Remember that the AEP does not include Medicare supplement insurance. Insurance agents can cold call any time of year and don't have to follow the MA marketing guidelines when selling Medigap policies. Remind your clients that if an agent is knocking at their door, they don't have to let them in, and they should just say NO if they are content with their Medicare choices. --Cheryl

If you want Part D coverage and are in a Medicare Advantage Plan that offers it, in most cases you must get your Part D coverage through your plan. If you're in an Advantage Plan that includes prescription drug coverage and you join a Medicare Prescription Drug Plan, you will be disenrolled from your Medicare Advantage Plan and returned to Original Medicare. --John



Medicare beneficiaries can call 1-800-MEDICARE for assistance 24 hours a day. This is a voice activated response system, to reach a CSR (customer service representative) say the word "Agent" out loud to be connected.

Beneficiaries should review their Medication list with their pharmacist annually to eliminate medication errors. --Christel

It takes less than 10 minutes to apply for Extra Help on line. The best time to review eligibility for the lower income programs is during Open Enrollment. Do the application for your clients while they are there if they appear eligible or are close to it. --Susan

Director's Helm (continued)

with Medicare in your local community. For the Medicare beneficiaries that you help, your services are priceless. During these financially tough times, your counseling will help them through 2013 with their health care and drug costs. Your assistance has a true impact on their day-to-day lives. I thank you all for your great efforts and hope for smooth sailing until December 7th.

True Blue Award Winner

Bill Preston

Bill Preston has been a volunteer with SHIP before the program adopted its official title. Bill has volunteered at Franciscan St. Margaret Health Hospital in Hammond since 1992.

Bill Preston is the first SHIP counselor to receive the True Blue Award. Previous recipients were Nelle Worthington and Twyla Stech. Bill is so deserving for his 20 years of dedicated service to people with Medicare. He started with one of the first SHIP sites. From 2004 when we first started using the NPR until now, Bill has submitted **1,576** Client Contact and Publicity and Media forms.

"Thank you, Bill, for all your hard work."
--Cheryl St. Clair



Important Staff Changes Update

written by Cheryl St. Clair

Due to Twyla's retirement, I have finalized the following staff changes:

Nannie Alldredge will be taking over Twyla's region as of October 1. Of course, it will take time for everyone to adjust to this change, but I'm confident that Nannie can handle it. Nannie's email is nannieship@gmail.com. Congratulations Nannie.

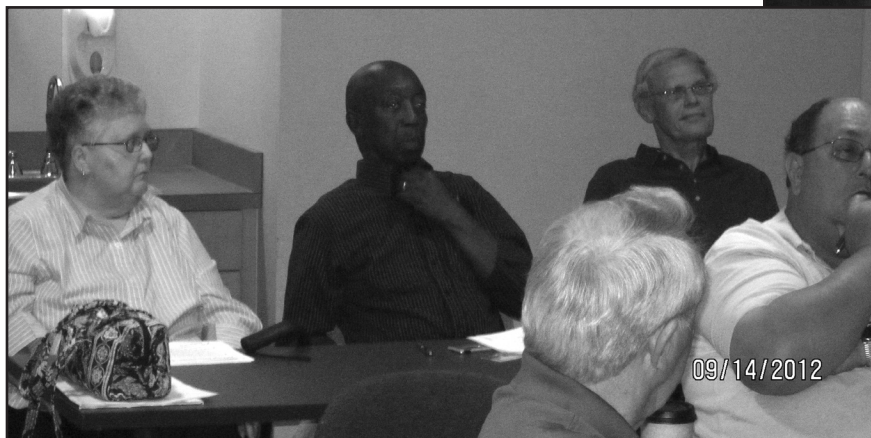
Lorealee Moore will be taking over Nannie's region as of October 1. Welcome Lorealee. We're all glad to have you join our team. Lorealee's email is lmship243@gmail.com.

Susan Spilly's contract will be amended to include all SHIP sites for outreach to special populations including LIS/MSP/Under 65/DMD. We desperately need to improve our numbers in these categories, and I know she's going to be able to help us do that.

Of course, we'll all miss Twyla, and I have sent her an open invitation to see us when she can. Thank you Twyla for your 20 years of service.



A big thanks to all of the counselors who volunteered their time at the 2012 Indiana State Fair. (above right) Lorealee Moore, Becky Baker, and Abigail Vivo



Fort Wayne held their Fall Training update, September 14. Mary Phillips conducted their training.



SHIP Event Photos



(left) Special Needs Day at the Festival of the Lakes, Wolf Lake Park, Hammond, IN

Christel Snow and her dog, Sugar, participated in the Second Chance 4 Pets Network's Paws in Paradise Walk-A-Thon and Pet Fair. (right and below) September 1, 2012, Forsythe Park Hammond, IN



National Night Out, Hammond Splash Pad (right)



SHIP Event Photos



Christel Snow prepared 400 goodie bags to prepare for the Festival of Lakes at the Hammond Civic Center. (left)



Twyla Stech and Susan Spilly at the Touchpoint Event where Twyla was presented with a gift basket and many thanks for her years of service. (above and left)



Counselors Leonard Stangl & Adelle Randolph at the Lake County Fair, Crown Point, IN. (right)



Area Managers' Updates



Christel Snow,
Northern Indiana Area Update

Happy 20th anniversary to SHIP, congratulations to all the 20 year counselors for their dedication.

Thank you to everyone for attending SHIP fall training update. If you were unable to attend a training in your area, please contact Larry Miller, SHIP trainer, at the state office.

As we approach the Medicare Annual Enrollment period, October 15 - December 7, please remember the SHIP state office can offer assistance and can help provide presentation materials, outreach giveaways, advertising for your events. Please forward your presentation and enrollment events to Kaley Steblek so the state office can update the events and presentation list to direct 1/800 clients to your event.

New SHIP counselor trainings are scheduled in October for Lake and St. Joseph counties, please help spread the word.

Thank you to everyone for all of your hard work and dedication to the SHIP program. I look forward to seeing you at your next SHIP counselor meeting.



Twyla Stech,
Central/Northeast Area Update

Congratulations and thank you!

You rounded up all those stray client and PAM forms and brought Indiana SHIP's National ranking up from nearly the bottom to 33rd place! That's a WOW! Let's do it again!

I am two-thirds finished with the Central/Northeast Area Site/Staff Evaluations and Improvement Plans and all Local Coordinators have committed their sites to "Four More than Before" goals.

My last day with Indiana SHIP will be September 30th. It has been wonderful sailing with all of you intelligent, creative, compassionate SHIPmates these past 20 years and I want to thank you for all of the cakes and flowers, lunches, cards and good wishes. I will miss you, I know, but am looking forward to getting back to unfinished projects and interests and want to leave you with this advice, in Cheryl's words: Never forget that each day you volunteer as a SHIP counselor, you are making a real positive difference in the lives of fellow seniors. (Notice I can give "advice" now that I am out the door!) Cheers! Twyla

Area Managers' Updates



Nannie Alldredge,
Southern Area Update

Happy 20th Anniversary SHIP. Thank you to all those who were able to make it to your anniversary celebration. A good time was had by all. Governor Mitch Daniels proclaimed September 28, 2012 as the "Day of the Indiana SHIP Volunteer Counselor". I would like to thank everyone for their dedication to the SHIP program. Your dedication and hard work has pulled us up from 50th place in 2011 to 33rd place in 2012,

nationally.

It is hard to believe that Annual Open Enrollment is here again. Good luck as you help your many clients. Your mission is to help educate our clients so that they are able to make the best discussion possible for their health insurance needs. Just do your best. Remember that the state office is available for assistance as well as 1-800-Medicare.

I would like to say good bye and God's speed to Twyla Stech, who retired after 20 years with the SHIP program. You will be missed. Enjoy your retirement. It is well deserved. As 2012 comes to a close, may you have a wonderful and safe holiday season.



Cheryl St. Clair presented Twyla Stech an award for her 20 years of service to SHIP, September 21, 2012 at CICOA. (right)

Twyla Stech presented Fred Taube an award for his 15 years of service to SHIP, September, 14, 2012. (left)



Protect Yourself from Hepatitis B

written by Nannie Alldredge, Southern Indiana Area Manager

Are you at risk for getting Hepatitis B? Hepatitis B is a serious disease caused by a virus that attacks the liver. Approximately 2,000–4,000 people die every year from Hepatitis B-related liver disease.

The best way to prevent Hepatitis B is by getting the Hepatitis B vaccine, which is usually given as three shots over a 6-month period. You need to get all three shots for complete protection. Medicare covers these shots for free if you're at medium or high risk for Hepatitis B. Ask your doctor if these shots are right for you.

To find out more about preventing and treating Hepatitis B, visit the Centers for Disease Control at www.cdc.gov. Also, watch our short video about Medicare's efforts to prevent and treat hepatitis.

Do you have photos from a recent event to share?

**Send them to me
for the next SHIP Log!**
sarahship@thenewcreative.com
or call at (765) 610-3873.



Diabetic Supplies

provided by Nannie Alldredge, Southern Indiana Area Manager

In an effort to protect the Medicare Trust Fund, the National Government Services Provider Outreach and Education (NGS) team has identified through analysis an increased number of beneficiaries who are receiving diabetic supplies from three or more suppliers at the same time. NGS has sent a letter to 11,102 Medicare beneficiaries to make them aware on what they can do to protect the Medicare Trust Fund by reducing their number of suppliers for Diabetic supplies to one and Talk with Your Doctor information regarding their diabetic supply needs. We wanted to share this with you in case you should

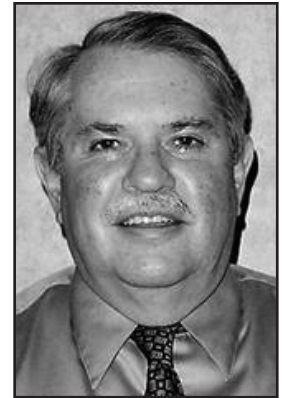
receive any calls or questions.

We sent the below listserv to advise our suppliers who are on our listserv in the states of IL, IN, KY, MI, MN, OH, and WI of this effort. You can also access the letter on our Web site at www.ngsmedicare.com, then go to the lower left hand corner and click on People with Medicare. On the People with Medicare Web page, go to the Quick Links box in the upper left hand corner and click on Original Medicare Coverage and Cost link. Once you are on the Original Medicare Coverage and Cost Web page, click on the National Government Services Durable Medical Equipment Diabetic Supplies Multiple Supplier Beneficiary Letter link.

John Williams Gets to the Bottom of the Problem

Ever feel lost in a sea of Medicare questions? John Williams, SHIP Medicare Specialist, may be another great resource to get your problem solved.

Since John's beginnings with SHIP, he has been fielding questions from SHIP counselors and getting to the bottom of the answer. If you have a question you think John might be able to answer, send him an email at jwilliams.ship@att.net. Below is one example of an emailed question John was able to answer.



Q:

I have a beneficiary whose husband passed away and is now receiving his benefits but she was under the assumption that it would have been more than she is actually receiving. Am I correct to understand that she would only receive 50% of her husband's social security?

Any help you can provide will be appreciated,

Sincerely,
Deborah R. Uhl, CPC, CDC, RMC
SHIP Site Coordinator



A:

Depending on her age (60 - 66+), her survivor benefits would equal 71.5 - 100 percent of her husband's Social Security benefits. She should contact SSA if she believes her amount is incorrect or has questions about how they were figured.

John Williams
SHIP Medicare Specialist
(765) 617-8668 (cell phone)
jwilliams.ship@att.net



Christine Kidwell recently received her award for five years of service to SHIP. (left)

Kristin Hood has received an award for 15 years of service to SHIP. (right)





Bob Beiter, 5 years
Marshall County
Council on Aging,
Plymouth IN



Danny Bates, 5 years
Marshall County
COA

Jackie Wright,
Marshall, 20 years
County Council on
Aging



Joan Haugh,
15 years
Stark County
Council on Aging,
Knox, IN



Apply Online for Medicare

Submitted by John Williams, SHIP Medicare Specialist

It's convenient, quick and easy. There's no need to drive to a local Social Security office or wait for a telephone appointment with a Social Security representative.

Use Social Security's online application to sign up for Medicare. It takes less than 10 minutes. You can apply for Medicare even if you are not ready to retire or receive Social Security benefits.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise you'll receive your Medicare card in the mail.

For more information about applying for Medicare only and delaying retirement

benefits, go to <http://www.socialsecurity.gov/retire2/justmedicare.htm> - **Applying for Medicare Only – Before You Decide**

You can use the online Medicare application if you:

- are at least 64 years and 9 months old,
- want to sign up for Medicare but do not currently have ANY Medicare coverage and
- do not want to start receiving Social Security benefits at this time. (If you aren't sure, you can apply for Medicare now and apply online for benefits later.)

Note

If you have a Health Savings Account (HSA) and/or health insurance based on employment, you may want to ask your personnel office or insurance company how signing up for Medicare will affect you.